

<i>SERFF Tracking Number:</i>	<i>TRST-126451865</i>	<i>State:</i>	<i>Arkansas</i>
<i>Filing Company:</i>	<i>Thrivent Financial for Lutherans</i>	<i>State Tracking Number:</i>	<i>44541</i>
<i>Company Tracking Number:</i>	<i>10.00024</i>		
<i>TOI:</i>	<i>H16I Individual Health - Major Medical</i>	<i>Sub-TOI:</i>	<i>H16I.005C Individual - Other</i>
<i>Product Name:</i>	<i>AMA, BMM, DMM, EMM</i>		
<i>Project Name/Number:</i>	<i>RATE FILING-THRIVENT FINANCIAL FOR LUTHERANS/</i>		

Filing at a Glance

Company: Thrivent Financial for Lutherans

Product Name: AMA, BMM, DMM, EMM

TOI: H16I Individual Health - Major Medical

Sub-TOI: H16I.005C Individual - Other

Filing Type: Rate

SERFF Tr Num: TRST-126451865 State: Arkansas

SERFF Status: Closed-Approved-Closed
State Tr Num: 44541

Co Tr Num: 10.00024

State Status: Approved-Closed

Reviewer(s): Rosalind Minor

Author: Paula Bures

Disposition Date: 01/21/2010

Date Submitted: 01/12/2010

Disposition Status: Approved-Closed

Implementation Date Requested: On Approval

Implementation Date:

State Filing Description:

General Information

Project Name: RATE FILING-THRIVENT FINANCIAL FOR LUTHERANS

Project Number:

Requested Filing Mode: Review & Approval

Explanation for Combination/Other:

Submission Type: New Submission

Overall Rate Impact: 15%

Filing Status Changed: 01/21/2010

Status of Filing in Domicile: Not Filed

Date Approved in Domicile:

Domicile Status Comments:

Market Type: Individual

Group Market Size:

Group Market Type:

Explanation for Other Group Market Type:

State Status Changed: 01/21/2010

Created By: Paula Bures

Corresponding Filing Tracking Number:

Deemer Date:

Submitted By: Lisa Sayerstad

Filing Description:

RE: FEIN #39-0123480; NAIC #5614

Trustmark Insurance Company filing on behalf of Thrivent Financial for Lutherans

Rate Increase for Individual Health Products – Forms AMA, BMM, DMM, EMM

Our filing number 10.00024

Dear Ms Minor:

Enclosed please find, for your Department's review and approval, a rate filing pertaining to the above captioned forms.

SERFF Tracking Number: TRST-126451865 State: Arkansas
Filing Company: Thrivent Financial for Lutherans State Tracking Number: 44541
Company Tracking Number: 10.00024
TOI: H16I Individual Health - Major Medical Sub-TOI: H16I.005C Individual - Other
Product Name: AMA, BMM, DMM, EMM
Project Name/Number: RATE FILING-THRIVENT FINANCIAL FOR LUTHERANS/

We are seeking a 15% increase in rates. An actuarial memorandum and rate sheets are enclosed to provide further explanation of this request.

As this is a closed block of business, this increase would only apply to in-force business.

Thank you for your time in this matter. If you have any questions, please contact me at 1(800) 666-6977, extension 32406 or by email at paula.bures@trustmarkins.com.

Sincerely,

Paula Bures
Regulatory Advocacy Analyst I
The Trustmark Companies

Company and Contact

Filing Contact Information

Paula Bures, paula.bures@trustmarkins.com
400 Field Drive 800-666-6977 [Phone] 32406 [Ext]
Lake Forest, IL 60045 847-615-3872 [FAX]

Filing Company Information

Thrivent Financial for Lutherans	CoCode: 56014	State of Domicile: Wisconsin
400 Field Drive	Group Code: 276	Company Type:
Lake Forest, IL 60045	Group Name:	State ID Number:
(800) 666-6977 ext. [Phone]	FEIN Number: 39-0123480	

Filing Fees

Fee Required?	Yes
Fee Amount:	\$50.00
Retaliatory?	No
Fee Explanation:	\$50.00 - AR fee for a rate filing on a closed block of business. IL does not charge a fee for rate filings.
Per Company:	No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
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<i>SERFF Tracking Number:</i>	<i>TRST-126451865</i>	<i>State:</i>	<i>Arkansas</i>
<i>Filing Company:</i>	<i>Thrivent Financial for Lutherans</i>	<i>State Tracking Number:</i>	<i>44541</i>
<i>Company Tracking Number:</i>	<i>10.00024</i>		
<i>TOI:</i>	<i>H16I Individual Health - Major Medical</i>	<i>Sub-TOI:</i>	<i>H16I.005C Individual - Other</i>
<i>Product Name:</i>	<i>AMA, BMM, DMM, EMM</i>		
<i>Project Name/Number:</i>	<i>RATE FILING-THRIVENT FINANCIAL FOR LUTHERANS/</i>		
Thrivent Financial for Lutherans	\$50.00	01/12/2010	33471574

SERFF Tracking Number:	TRST-126451865	State:	Arkansas
Filing Company:	Thrivent Financial for Lutherans	State Tracking Number:	44541
Company Tracking Number:	10.00024		
TOI:	H16I Individual Health - Major Medical	Sub-TOI:	H16I.005C Individual - Other
Product Name:	AMA, BMM, DMM, EMM		
Project Name/Number:	RATE FILING-THRIVENT FINANCIAL FOR LUTHERANS/		

Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Approved-Closed	Rosalind Minor	01/21/2010	01/21/2010

Objection Letters and Response Letters

Objection Letters				Response Letters		
Status	Created By	Created On	Date Submitted	Responded By	Created On	Date Submitted
Pending Industry Response	Rosalind Minor	01/12/2010	01/12/2010	Paula Bures	01/18/2010	01/18/2010

Amendments

Schedule	Schedule Item Name	Created By	Created On	Date Submitted
Supporting Document	Cover Letter	Paula Bures	01/12/2010	01/12/2010

<i>SERFF Tracking Number:</i>	<i>TRST-126451865</i>	<i>State:</i>	<i>Arkansas</i>
<i>Filing Company:</i>	<i>Thrivent Financial for Lutherans</i>	<i>State Tracking Number:</i>	<i>44541</i>
<i>Company Tracking Number:</i>	<i>10.00024</i>		
<i>TOI:</i>	<i>H16I Individual Health - Major Medical</i>	<i>Sub-TOI:</i>	<i>H16I.005C Individual - Other</i>
<i>Product Name:</i>	<i>AMA, BMM, DMM, EMM</i>		
<i>Project Name/Number:</i>	<i>RATE FILING-THRIVENT FINANCIAL FOR LUTHERANS/</i>		

Disposition

Disposition Date: 01/21/2010

Implementation Date:

Status: Approved-Closed

Comment:

We have approved a 10% level rate increase on this submission. The approval is subject to the following conditions:

1. Rate increases will not be given prior to the first annual anniversary date of any policy.
2. After the first annual anniversary date of any policy, increases will not be given more frequently than once in a twelve (12) month period.
3. All increases in rates, other than a change in age or an individual moving to another geographical area, must be submitted to our Department for approval.

Rate data does NOT apply to filing.

SERFF Tracking Number: TRST-126451865 State: Arkansas

Filing Company: Thrivent Financial for Lutherans State Tracking Number: 44541

Company Tracking Number: 10.00024

TOI: H16I Individual Health - Major Medical Sub-TOI: H16I.005C Individual - Other

Product Name: AMA, BMM, DMM, EMM

Project Name/Number: RATE FILING-THRIVENT FINANCIAL FOR LUTHERANS/

Schedule	Schedule Item	Schedule Item Status	Public Access
Supporting Document (revised)	Health - Actuarial Justification	Approved-Closed	No
Supporting Document	Health - Actuarial Justification	Replaced	No
Supporting Document	Actuarial Certification	Approved-Closed	No
Supporting Document (revised)	Cover Letter	Approved-Closed	Yes
Supporting Document	Cover Letter	Replaced	Yes
Supporting Document	Thrivent Authorization Letter	Approved-Closed	Yes
Rate (revised)	Rate Sheets	Approved-Closed	Yes
Rate	Rate Sheets	Replaced	Yes

SERFF Tracking Number: TRST-126451865 State: Arkansas
Filing Company: Thrivent Financial for Lutherans State Tracking Number: 44541
Company Tracking Number: 10.00024
TOI: H16I Individual Health - Major Medical Sub-TOI: H16I.005C Individual - Other
Product Name: AMA, BMM, DMM, EMM
Project Name/Number: RATE FILING-THRIVENT FINANCIAL FOR LUTHERANS/

Objection Letter

Objection Letter Status Pending Industry Response
Objection Letter Date 01/12/2010
Submitted Date 01/12/2010
Respond By Date 02/12/2010

Dear Paula Bures,

This will acknowledge receipt of the captioned filing.

Objection 1

- Health - Actuarial Justification (Supporting Document)

Comment:

Our Department is limiting rate increase on individual major medical products to no more than 10% due to the impact that another increase would have on the insureds during this difficult economic time and/or the number of increases in the past years.

If you wish to accept the 10% increase, please submit the revised rates and actuarial memorandum.

Thank you for your understanding and cooperation.

Please feel free to contact me if you have questions.

Sincerely,

Rosalind Minor

Response Letter

Response Letter Status Submitted to State
Response Letter Date 01/18/2010
Submitted Date 01/18/2010

Dear Rosalind Minor,

Comments:

In response to the objection dated 1/12/10:

Response 1

SERFF Tracking Number: TRST-126451865 State: Arkansas
 Filing Company: Thrivent Financial for Lutherans State Tracking Number: 44541
 Company Tracking Number: 10.00024
 TOI: H16I Individual Health - Major Medical Sub-TOI: H16I.005C Individual - Other
 Product Name: AMA, BMM, DMM, EMM
 Project Name/Number: RATE FILING-THRIVENT FINANCIAL FOR LUTHERANS/

Comments: Your comments have been reviewed by our actuary and we would like to accept the 10% increase offered. A revised actuarial memorandum and rates sheets with revisions to Exhibit I and II have been attached for your review.

Related Objection 1

Applies To:

- Health - Actuarial Justification (Supporting Document)

Comment:

Our Department is limiting rate increase on individual major medical products to no more than 10% due to the impact that another increase would have on the insureds during this difficult economic time and/or the number of increases in the past years.

If you wish to accept the 10% increase, please submit the revised rates and actuarial memorandum.

Thank you for your understanding and cooperation.

Changed Items:

Supporting Document Schedule Item Changes

Satisfied -Name: Health - Actuarial Justification

Comment:

No Form Schedule items changed.

Rate/Rule Schedule Item Changes

Document Name:	Affected Form Numbers:	Rate Action:	Rate Action Information:	Attach Document:
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Rate Sheets	AMA, BMM, DMM, EMM	New	Previous State Filing Number	0
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Previous Version

Rate Sheets	AMA, BMM, DMM, EMM	New	Previous State Filing Number	0
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Please contact me if any additional revisions will be required.

Sincerely,
 Paula Bures

SERFF Tracking Number: TRST-126451865 State: Arkansas
 Filing Company: Thrivent Financial for Lutherans State Tracking Number: 44541
 Company Tracking Number: 10.00024
 TOI: H16I Individual Health - Major Medical Sub-TOI: H16I.005C Individual - Other
 Product Name: AMA, BMM, DMM, EMM
 Project Name/Number: RATE FILING-THRIVENT FINANCIAL FOR LUTHERANS/

Amendment Letter

Submitted Date: 01/12/2010

Comments:

I noticed that a number was omitted from the NAIC #. This number should be 56014. I wasn't able to correct this reference in the General Information tab, but I have attached a corrected cover letter. I apologize for my error in the initial set up.

Sincerely,
 Paula Bures

Changed Items:

Supporting Document Schedule Item Changes:

User Added -Name: Cover Letter

Comment: NAIC # corrected on the COVER LETTER.

Cover Letter.pdf

Rate/Rule Schedule

Schedule Item Status:	Document Name:	Affected Form Numbers: (Separated with commas)	Rate Action:*	Rate Action Information:	Attachments
Approved-Closed 01/21/2010	Rate Sheets	AMA, BMM, DMM, EMM	New		Rate Sheets (Revised Exhibits I & II for 10% increase).pdf

Exhibit I

**Trustmark Insurance Company
Projected Nationwide Experience for AAL without Interest Accumulation
With an Increase of 10% Effective January 1, 2010, 16% Trend, 69.4% Persistency, and 1.4% Antiselection
Major Medical Forms: AMA, BMM, DMM, and EMM**

Year	Earned Premium (a)	Earned Premium With Increase (b)	Acc. Year Incurred Claims (c)	w/o ALR		Active Life Reserve	Change In ALR	w/ ALR		
				Loss Ratio Without Increase (d)	Loss Ratio With Increase (e)			Acc. Year Incurred Claims (f)	Loss Ratio Without Increase (g)	Loss Ratio With Increase (h)
10-12/2009	1,453,195	1,453,195	1,338,575	92.11%	92.11%	1,489,060	(142,385)	1,196,190	82.31%	82.31%
2010	4,335,022	4,723,123	4,116,241	94.95%	87.15%	1,033,408	(455,652)	3,660,588	84.44%	77.50%
2011	3,008,505	3,710,320	3,313,738	110.15%	89.31%	717,185	(316,223)	2,997,515	99.63%	80.79%
2012	2,087,903	2,922,657	2,667,692	127.77%	91.28%	497,726	(219,459)	2,448,233	117.26%	83.77%
2013	1,449,004	2,302,208	2,147,599	148.21%	93.28%	345,422	(152,304)	1,995,294	137.70%	86.67%
2014	1,005,609	1,813,473	1,728,903	171.93%	95.34%	239,723	(105,699)	1,623,204	161.41%	89.51%
Total	13,339,239	18,924,975	15,312,747	114.79%	90.47%			13,921,025	104.36%	82.25%

Note: A trend increase of 16% is assumed for January 1, 2011 and on with an antiselection of 2.2%.

Exhibit II

Trustmark Insurance Company
Past and Future Nationwide Experience for AAL with Interest Accumulation
With an Increase of 10% Effective January 1, 2010, 16% Trend, 69.4% Persistency, and 1.4% Antiselection
Major Medical Forms: AMA, BMM, DMM, and EMM

P.V. at 1/1/2010 i =	5.00%		Earned Premium With Increase	-----w/o ALR----- Acc. Year Incurred Claims	Loss Ratio	-----w/ ALR----- Acc. Year Incurred Claims	Loss Ratio
Year	Discount Factor						
1970	39.50	6.8703	1,693,618	150,666	8.90%	150,666	8.90%
1971	38.50	6.5432	8,992,641	3,028,328	33.68%	3,028,328	33.68%
1972	37.50	6.2316	13,888,876	2,840,289	20.45%	3,535,859	25.46%
1973	36.50	5.9348	19,323,489	6,962,238	36.03%	8,229,364	42.59%
1974	35.50	5.6522	23,654,723	13,582,625	57.34%	15,497,792	65.52%
1975	34.50	5.3831	30,283,011	10,333,495	34.12%	12,788,826	42.23%
1976	33.50	5.1267	36,211,686	15,547,862	42.94%	18,340,214	50.65%
1977	32.50	4.8826	45,961,570	18,958,983	41.25%	22,084,733	48.05%
1978	31.50	4.6501	46,685,500	28,169,854	60.34%	27,836,292	59.63%
1979	30.50	4.4287	54,835,755	26,439,223	48.22%	29,763,083	54.28%
1980-1984	27.50	3.8257	506,179,002	353,610,312	69.86%	394,343,959	77.91%
1985	24.50	3.3047	163,186,502	113,672,395	69.66%	139,778,399	85.66%
1986	23.50	3.1474	163,114,310	116,124,918	71.19%	129,568,399	79.43%
1987	22.50	2.9975	138,513,621	110,382,133	79.69%	118,386,094	85.48%
1988	21.50	2.8548	134,921,603	120,331,250	89.19%	118,696,468	87.97%
1989	20.50	2.7188	146,729,130	121,830,705	83.03%	134,969,451	91.99%
1990	19.50	2.5894	169,486,765	138,469,845	81.70%	146,242,211	86.29%
1991	18.50	2.4661	190,616,318	158,707,754	83.26%	175,994,983	92.33%
1992	17.50	2.3486	195,772,055	156,652,990	80.02%	178,313,719	91.08%
1993	16.50	2.2368	178,386,820	129,322,355	72.50%	97,878,502	54.87%
1994	15.50	2.1303	116,541,684	94,856,870	81.39%	73,091,738	62.72%
1995	14.50	2.0288	77,869,493	67,815,570	87.09%	56,374,763	72.40%
1996	13.50	1.9322	56,881,625	53,409,434	93.90%	47,462,730	83.44%
1997	12.50	1.8402	43,887,299	56,687,640	129.17%	53,210,572	121.24%
1998	11.50	1.7526	35,859,657	37,012,689	103.22%	34,298,315	95.65%
1999	10.50	1.6691	29,585,838	36,448,626	123.20%	33,695,382	113.89%
2000	9.50	1.5896	24,897,196	32,692,095	131.31%	30,297,413	121.69%
2001	8.50	1.5139	22,237,253	31,762,428	142.83%	29,532,642	132.81%
2002	7.50	1.4418	19,653,488	30,473,235	155.05%	28,413,884	144.57%
2003	6.50	1.3732	18,485,683	28,312,581	153.16%	25,608,317	138.53%
2004	5.50	1.3078	16,739,636	21,174,412	126.49%	18,583,353	111.01%
2005	4.50	1.2455	14,155,195	17,308,564	122.28%	15,832,828	111.85%
2006	3.50	1.1862	12,370,945	13,621,158	110.11%	12,259,157	99.10%
2007	2.50	1.1297	10,397,734	9,729,920	93.58%	8,906,660	85.66%
2008	1.50	1.0759	8,462,714	7,145,662	84.44%	6,557,013	77.48%
9/2009	0.63	1.0310	4,941,650	3,529,978	71.43%	3,225,025	65.26%
Present Value of Past			2,781,403,881	2,187,079,061	78.63%	2,252,786,935	80.99%
10-12/2009	0.13	1.0061	1,462,085	1,346,764	92.11%	1,203,508	82.31%
2010	(0.50)	0.9759	4,609,296	4,017,039	87.15%	3,572,368	77.50%
2011	(1.50)	0.9294	3,448,477	3,079,883	89.31%	2,785,977	80.79%
2012	(2.50)	0.8852	2,587,049	2,361,361	91.28%	2,167,103	83.77%
2013	(3.50)	0.8430	1,940,805	1,810,487	93.28%	1,682,071	86.67%
2014	(4.50)	0.8029	1,455,993	1,388,094	95.34%	1,303,230	89.51%
Present Value of Future			15,503,705	14,003,608	90.32%	12,714,257	82.01%
Total Past and Future			2,796,907,586	2,201,082,669	78.70%	2,265,501,193	81.00%

Exhibit III

Thrivent Financial for Lutherans National Rate Increase History for AAL

DEVELOPMENT OF RATE FACTORS National AMA

Number of Increase	Year of Increase	Rate Increase	Effective Month
1	1976	1.20	3
2	1984	1.30	9
3	1988	1.17	3
4	1989	1.19	4
5	1990	1.31	5
6	1991	1.19	5
7	1992	1.47	5
8	1993	1.21	6
9	1994	1.19	10
10	1995	1.07	15
11	2000	1.13	7
12	2002	1.25	9
13	2003	1.45	12
14	2005	1.52	2
15	2006	1.40	1
16	2007	1.39	5
17	2008	1.24	7
18	2009	1.18	7

DEVELOPMENT OF RATE FACTORS National BMM

Number of Increase	Year of Increase	Rate Increase	Effective Month
1	1984	1.20	1
2	1985	1.29	5
3	1988	1.02	3
4	1989	1.10	4
5	1990	1.25	4
6	1991	1.07	4
7	1992	1.47	5
8	1993	1.35	5
9	1994	1.01	9
10	1995	1.04	6
11	1996	1.05	5
12	2000	1.13	7
13	2002	1.25	9
14	2003	1.36	12
15	2005	1.25	1
16	2006	1.30	2
17	2007	1.30	5
18	2008	1.18	6
19	2009	1.10	8

DEVELOPMENT OF RATE FACTORS National EMM

Number of Increase	Year of Increase	Rate Increase	Effective Month
1	1988	1.00	9
2	1989	1.25	11
3	1990	1.22	13
4	1991	1.32	12
5	1992	1.37	12
6	1993	1.34	15
7	1995	1.06	10
8	2000	1.14	7
9	2002	1.25	9
10	2003	1.37	12
11	2005	1.27	1
12	2006	1.33	1
13	2007	1.38	6
14	2008	1.32	5
15	2009	1.30	7

DEVELOPMENT OF RATE FACTORS National DMM

Number of Increase	Year of Increase	Rate Increase	Effective Month
1	2000	1.15	6
2	2002	1.24	8
3	2003	1.40	12
4	2005	1.22	1
5	2006	1.36	2
6	2007	1.48	6
7	2008	1.53	4
8	2009	1.39	6

Exhibit IV

Trustmark Insurance Company Arkansas Rate Increase History for AAL

There are currently 4 policyholders in Arkansas

DEVELOPMENT OF RATE FACTORS Arkansas AMA

<u>Number of Increase</u>	<u>Year of Increase</u>	<u>Rate Increase</u>	<u>Effective Month</u>
1	1976	1.20	3
2	1984	1.31	11
3	1988	1.19	2
4	1990	1.35	6
5	1991	1.40	6
6	1993	1.40	6
7	1994	1.35	10
8	1995	1.07	14
9	2000	1.15	4
10	2002	1.25	8
11	2003	1.40	11
12	2005	1.80	1
13	2006	1.40	2
14	2007	1.30	3
15	2008	1.18	5
16	2009	1.25	5

DEVELOPMENT OF RATE FACTORS Arkansas BMM

<u>Number of Increase</u>	<u>Year of Increase</u>	<u>Rate Increase</u>	<u>Effective Month</u>
1	1984	1.20	1
2	1985	1.30	6
3	1988	1.02	5
4	1990	1.31	5
5	1992	1.50	5
6	1993	1.40	5
7	1996	1.07	5
8	2000	1.15	4
9	2002	1.25	8
10	2003	1.40	11
11	2004	1.25	12
12	2006	1.40	2
13	2007	1.30	3
14	2008	1.18	5
15	2009	1.25	5

DEVELOPMENT OF RATE FACTORS Arkansas EMM

<u>Number of Increase</u>	<u>Year of Increase</u>	<u>Rate Increase</u>	<u>Effective Month</u>
1	1989	1.01	17
2	1990	1.01	17
3	1991	1.65	17
4	1992	1.76	17
5	1995	1.07	9
6	2000	1.15	4
7	2002	1.25	8
8	2003	1.40	11
9	2004	1.25	12
10	2006	1.40	2
11	2007	1.30	3
12	2008	1.18	5
13	2009	1.25	5

Exhibit V

Benefit Description for Aid Association for Lutherans Policy Forms

All former Aid Association for Lutherans (AAL) policy forms include an optional waiver of premium benefit. The cost for adding this premium benefit, if elected, is 2%, 3%, or 4%, depending on age, of the total certificate premium.

1. Policy form AMA is a major medical expense policy. It reimburses for hospital, doctor, and other medical care costs.

The daily room maximum (DRM) units purchased are based on the recommended levels of coverage determined by the first three digits of the zip code at the time of issue. The DRM and accompanying surgical schedules are dollar limits of coverage on the members' medical expenses. Members may increase the DRM without evidence of insurability by exercising Future Purchase Options available over the life of the certificate.

Form AMA unit premium rates vary by age, sex, deductible, and maximum amount. There is a choice of the \$500 or \$1,000 deductible. The two maximum choices are 400 times the DRM or unlimited maximum.

2. Policy form 4700 (BMM) contains unlimited benefits for both room and board and surgical procedures provided the insured purchases the recommended number of units of coverage for both the medical and hospital portions of the premium. Recommended levels of coverage for each policy are based on the geographical location (as determined by the first three digits of the postal zip code). Deductibles are calendar year and include \$250, \$500, \$1,000, and \$2,500 options. Rates do not vary by smoking status.

3. Policy forms 4945 and 4906 (EMM and EMM-S) provide major medical benefits with a maximum of \$2,000,000 subject to calendar year deductible options of \$250, \$500, \$1,000, \$1,500, \$2,500, \$5,000, or \$10,000. The insured also elects a coinsurance option of \$2,500, \$5,000, \$10,000, or \$50,000, which must be greater than or equal to the deductible. An exception occurs with the \$10,000 deductible where coinsurance is \$0.

Form 4945 was preceded by a very similar form, 4900, which differed primarily by mandating a second surgical opinion for elective surgeries in place of the precertification that Form 4945 requires. Form 4900 was sold from 1987 through the time that 4945 was offered to each owner of a 4900 policy without evidence of insurability.

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<i>SERFF Tracking Number:</i>	<i>TRST-126451865</i>	<i>State:</i>	<i>Arkansas</i>
<i>Filing Company:</i>	<i>Thrivent Financial for Lutherans</i>	<i>State Tracking Number:</i>	<i>44541</i>
<i>Company Tracking Number:</i>	<i>10.00024</i>		
<i>TOI:</i>	<i>H16I Individual Health - Major Medical</i>	<i>Sub-TOI:</i>	<i>H16I.005C Individual - Other</i>
<i>Product Name:</i>	<i>AMA, BMM, DMM, EMM</i>		
<i>Project Name/Number:</i>	<i>RATE FILING-THRIVENT FINANCIAL FOR LUTHERANS/</i>		

Supporting Document Schedules

	Item Status:	Status Date:
Satisfied - Item: Cover Letter	Approved-Closed	01/21/2010
Comments: NAIC # corrected on the COVER LETTER.		
Attachment: Cover Letter.pdf		

	Item Status:	Status Date:
Satisfied - Item: Thrivent Authorization Letter	Approved-Closed	01/21/2010
Comments:		
Attachment: Thrivent Authorization Letter - 2007.pdf		

Trustmark

Insurance Companies

Law Department

Phone 847.615.1500

Fax 847.615.3872

January 12, 2010

Rosalind Minor
Life and Health Division
Insurance Department
1200 West Third Street
Little Rock, AR 72201-1904

RE: FEIN #39-0123480; NAIC #56014
Trustmark Insurance Company filing on behalf of Thrivent Financial for Lutherans
Rate Increase for Individual Health Products – Forms AMA, BMM, DMM, EMM
Our filing number 10.00024

Dear Ms Minor:

Enclosed please find, for your Department's review and approval, a rate filing pertaining to the above captioned forms. We are seeking a 15% increase in rates. An actuarial memorandum and rate sheets are enclosed to provide further explanation of this request.

As this is a closed block of business, this increase would only apply to in-force business.

Thank you for your time in this matter. If you have any questions, please contact me at 1(800) 666-6977, extension 32406 or by email at paula.bures@trustmarkins.com.

Sincerely,



Paula Bures
Regulatory Advocacy Analyst I
The Trustmark Companies



Thrivent Financial for Lutherans

4321 N. Ballard Road, Appleton, WI 54919-0001

Phone: 800-THRIVENT (800-847-4836)

E-mail: mail@thrivent.com • www.thrivent.com

Date: May 30, 2007

To: Colorado Department of Insurance
From: Suzanne Maas

Subject: Thrivent Financial for Lutherans, formerly known as Aid Association for Lutherans/Lutheran Brotherhood (AAL/LB)

I, Suzanne Maas, Director of Claims Operations at Thrivent Financial for Lutherans, formerly known as AAL/LB, hereby authorize Trustmark Insurance Company, Lake Forest, Illinois, to perform uniform benefit modifications, to file contract amendments and rate changes on behalf of Thrivent Financial for Lutherans medical expense insurance contract forms.

Signed by *Suzanne Maas*
Suzanne Maas, FLMI, ACS
Director, Claims Operations

Date 5/31/07

<i>SERFF Tracking Number:</i>	<i>TRST-126451865</i>	<i>State:</i>	<i>Arkansas</i>
<i>Filing Company:</i>	<i>Thrivent Financial for Lutherans</i>	<i>State Tracking Number:</i>	<i>44541</i>
<i>Company Tracking Number:</i>	<i>10.00024</i>		
<i>TOI:</i>	<i>H16I Individual Health - Major Medical</i>	<i>Sub-TOI:</i>	<i>H16I.005C Individual - Other</i>
<i>Product Name:</i>	<i>AMA, BMM, DMM, EMM</i>		
<i>Project Name/Number:</i>	<i>RATE FILING-THRIVENT FINANCIAL FOR LUTHERANS/</i>		

Superseded Schedule Items

Please note that all items on the following pages are items, which have been replaced by a newer version. The newest version is located with the appropriate schedule on previous pages. These items are in date order with most recent first.

Creation Date:	Schedule	Schedule Item Name	Replacement Creation Date	Attached Document(s)
01/12/2010	Rate and Rule	Rate Sheets	01/18/2010	Rate Sheets.pdf (Superceded)
01/12/2010	Supporting Document	Cover Letter	01/12/2010	Cover Letter.pdf (Superceded)

Exhibit I

**Trustmark Insurance Company
Projected Nationwide Experience for AAL without Interest Accumulation
With an Increase of 15% Effective January 1, 2010, 16% Trend, 69.4% Persistency, and 2.1% Antiselection
Major Medical Forms: AMA, BMM, DMM, and EMM**

Year	Earned Premium (a)	Earned Premium With Increase (b)	w/o ALR			Active Life Reserve	Change In ALR	w/ ALR		
			Acc. Year Incurred Claims (c)	Loss Ratio Without Increase (d)	Loss Ratio With Increase (e)			Acc. Year Incurred Claims (f)	Loss Ratio Without Increase (g)	Loss Ratio With Increase (h)
10-12/2009	1,453,195	1,453,195	1,338,575	92.11%	92.11%	1,489,060	(142,385)	1,196,190	82.31%	82.31%
2010	4,335,022	4,917,174	4,116,241	94.95%	83.71%	1,033,408	(455,652)	3,660,588	84.44%	74.44%
2011	3,008,505	3,878,971	3,313,738	110.15%	85.43%	717,185	(316,223)	2,997,515	99.63%	77.28%
2012	2,087,903	3,055,505	2,667,692	127.77%	87.31%	497,726	(219,459)	2,448,233	117.26%	80.13%
2013	1,449,004	2,406,853	2,147,599	148.21%	89.23%	345,422	(152,304)	1,995,294	137.70%	82.90%
2014	1,005,609	1,895,903	1,728,903	171.93%	91.19%	239,723	(105,699)	1,623,204	161.41%	85.62%
Total	13,339,239	17,607,601	15,312,747	114.79%	86.97%			13,921,025	104.36%	79.06%

Note: A trend increase of 16% is assumed for January 1, 2011 and on with an antiselection of 2.2%.

Exhibit II

Trustmark Insurance Company
Past and Future Nationwide Experience for AAL with Interest Accumulation
With an Increase of 15% Effective January 1, 2010, 16% Trend, 69.4% Persistency, and 2.1% Antiselection
Major Medical Forms: AMA, BMM, DMM, and EMM

P.V. at 1/1/2010 i =	5.00%	Year	Discount Factor	Eamed Premium With Increase	w/o ALR		w/ ALR	
					Acc. Year Incurred Claims	Loss Ratio	Acc. Year Incurred Claims	Loss Ratio
		1970	39.50	6.8703	1,693,618	150,666	150,666	8.90%
		1971	38.50	6.5432	8,992,641	3,028,328	3,028,328	33.68%
		1972	37.50	6.2316	13,888,876	2,840,289	3,535,859	25.46%
		1973	36.50	5.9348	19,323,489	6,962,238	8,229,364	42.59%
		1974	35.50	5.6522	23,654,723	13,562,625	15,497,792	65.52%
		1975	34.50	5.3831	30,283,011	10,333,495	12,788,626	42.23%
		1976	33.50	5.1267	36,211,686	15,547,862	18,340,214	50.65%
		1977	32.50	4.8826	45,961,570	18,958,963	22,084,733	48.05%
		1978	31.50	4.6501	46,685,500	28,169,854	27,836,292	59.63%
		1979	30.50	4.4287	54,835,755	26,439,223	29,763,083	54.28%
		1980-1984	27.50	3.8257	506,179,002	353,610,312	394,343,959	77.91%
		1985	24.50	3.3047	163,186,502	113,672,395	139,778,399	85.66%
		1986	23.50	3.1474	163,114,310	116,124,918	129,568,399	79.43%
		1987	22.50	2.9975	138,513,621	110,382,133	118,396,094	85.48%
		1988	21.50	2.8548	134,921,603	120,331,250	118,696,468	87.97%
		1989	20.50	2.7188	146,729,130	121,830,705	134,969,451	91.99%
		1990	19.50	2.5894	169,486,765	138,469,845	146,242,211	86.29%
		1991	18.50	2.4661	190,616,318	158,707,754	175,994,983	92.33%
		1992	17.50	2.3486	195,772,055	156,652,990	178,313,719	91.08%
		1993	16.50	2.2368	178,386,820	129,322,355	97,878,502	54.87%
		1994	15.50	2.1303	116,541,684	94,856,870	73,091,738	62.72%
		1995	14.50	2.0288	77,669,493	67,815,570	56,374,763	72.40%
		1996	13.50	1.9322	56,881,625	53,409,434	47,462,730	83.44%
		1997	12.50	1.8402	43,887,299	56,687,640	53,210,572	121.24%
		1998	11.50	1.7526	35,859,657	37,012,689	34,298,315	95.65%
		1999	10.50	1.6691	29,585,638	36,448,628	33,695,382	113.89%
		2000	9.50	1.5896	24,897,196	32,692,095	30,297,413	121.69%
		2001	8.50	1.5139	22,237,253	31,762,428	29,532,642	132.81%
		2002	7.50	1.4418	19,653,488	30,473,235	28,413,884	144.57%
		2003	6.50	1.3732	18,485,683	28,312,581	25,608,317	138.53%
		2004	5.50	1.3078	16,739,636	21,174,412	18,583,353	111.01%
		2005	4.50	1.2455	14,155,195	17,308,564	15,832,828	111.85%
		2006	3.50	1.1862	12,370,945	13,621,158	12,259,157	99.10%
		2007	2.50	1.1297	10,397,734	9,729,920	8,906,660	85.66%
		2008	1.50	1.0759	8,462,714	7,145,662	6,557,013	77.48%
		9/2009	0.63	1.0310	4,941,650	3,529,978	3,225,025	65.26%
Present Value of Past				2,781,403,881	2,187,079,061	78.63%	2,252,786,935	80.99%
		10-12/2009	0.13	1.0061	1,482,085	1,346,764	1,203,508	82.31%
		2010	(0.50)	0.9759	4,798,670	4,017,039	3,572,368	74.44%
		2011	(1.50)	0.9294	3,605,226	3,079,883	2,785,977	77.28%
		2012	(2.50)	0.8852	2,704,642	2,361,361	2,167,103	80.13%
		2013	(3.50)	0.8430	2,029,024	1,810,467	1,682,071	82.90%
		2014	(4.50)	0.8029	1,522,174	1,388,094	1,303,230	85.62%
Present Value of Future				16,121,821	14,003,608	86.86%	12,714,257	78.86%
Total Past and Future				2,797,525,702	2,201,082,669	78.68%	2,265,501,193	80.98%

Exhibit III

**Thrivent Financial for Lutherans
National Rate Increase History for AAL**

DEVELOPMENT OF RATE FACTORS			AMA
National			
Number of Increase	Year of Increase	Rate Increase	Effective Month
1	1976	1.20	3
2	1984	1.30	9
3	1988	1.17	3
4	1989	1.19	4
5	1990	1.31	5
6	1991	1.19	5
7	1992	1.47	5
8	1993	1.21	6
9	1994	1.19	10
10	1995	1.07	15
11	2000	1.13	7
12	2002	1.25	9
13	2003	1.45	12
14	2005	1.52	2
15	2006	1.40	1
16	2007	1.39	5
17	2008	1.24	7
18	2009	1.18	7

DEVELOPMENT OF RATE FACTORS			BMM
National			
Number of Increase	Year of Increase	Rate Increase	Effective Month
1	1984	1.20	1
2	1985	1.29	5
3	1988	1.02	3
4	1989	1.10	4
5	1990	1.25	4
6	1991	1.07	4
7	1992	1.47	5
8	1993	1.35	5
9	1994	1.01	9
10	1995	1.04	6
11	1996	1.05	5
12	2000	1.13	7
13	2002	1.25	9
14	2003	1.36	12
15	2005	1.25	1
16	2006	1.30	2
17	2007	1.30	5
18	2008	1.18	6
19	2009	1.10	8

DEVELOPMENT OF RATE FACTORS			EMM
National			
Number of Increase	Year of Increase	Rate Increase	Effective Month
1	1988	1.00	9
2	1989	1.25	11
3	1990	1.22	13
4	1991	1.32	12
5	1992	1.37	12
6	1993	1.34	15
7	1995	1.06	10
8	2000	1.14	7
9	2002	1.25	9
10	2003	1.37	12
11	2005	1.27	1
12	2006	1.33	1
13	2007	1.36	6
14	2008	1.32	5
15	2009	1.30	7

DEVELOPMENT OF RATE FACTORS			DMM
National			
Number of Increase	Year of Increase	Rate Increase	Effective Month
1	2000	1.15	6
2	2002	1.24	8
3	2003	1.40	12
4	2005	1.22	1
5	2006	1.36	2
6	2007	1.48	6
7	2008	1.53	4
8	2009	1.39	6

Exhibit IV

Trustmark Insurance Company Arkansas Rate Increase History for AAL

There are currently 4 policyholders in Arkansas

DEVELOPMENT OF RATE FACTORS AMA Arkansas

Number of Increase	Year of Increase	Rate Increase	Effective Month
1	1976	1.20	3
2	1984	1.31	11
3	1988	1.19	2
4	1990	1.35	6
5	1991	1.40	6
6	1993	1.40	6
7	1994	1.35	10
8	1995	1.07	14
9	2000	1.15	4
10	2002	1.25	8
11	2003	1.40	11
12	2005	1.80	1
13	2006	1.40	2
14	2007	1.30	3
15	2008	1.18	5
16	2009	1.25	5

DEVELOPMENT OF RATE FACTORS BMM Arkansas

Number of Increase	Year of Increase	Rate Increase	Effective Month
1	1984	1.20	1
2	1985	1.30	6
3	1988	1.02	5
4	1990	1.31	5
5	1992	1.50	5
6	1993	1.40	5
7	1996	1.07	5
8	2000	1.15	4
9	2002	1.25	8
10	2003	1.40	11
11	2004	1.25	12
12	2006	1.40	2
13	2007	1.30	3
14	2008	1.18	5
15	2009	1.25	5

DEVELOPMENT OF RATE FACTORS EMM Arkansas

Number of Increase	Year of Increase	Rate Increase	Effective Month
1	1989	1.01	17
2	1990	1.01	17
3	1991	1.65	17
4	1992	1.76	17
5	1995	1.07	9
6	2000	1.15	4
7	2002	1.25	8
8	2003	1.40	11
9	2004	1.25	12
10	2006	1.40	2
11	2007	1.30	3
12	2008	1.18	5
13	2009	1.25	5

Exhibit V

Benefit Description for Aid Association for Lutherans Policy Forms

All former Aid Association for Lutherans (AAL) policy forms include an optional waiver of premium benefit. The cost for adding this premium benefit, if elected, is 2%, 3%, or 4%, depending on age, of the total certificate premium.

1. Policy form AMA is a major medical expense policy. It reimburses for hospital, doctor, and other medical care costs.

The daily room maximum (DRM) units purchased are based on the recommended levels of coverage determined by the first three digits of the zip code at the time of issue. The DRM and accompanying surgical schedules are dollar limits of coverage on the members' medical expenses. Members may increase the DRM without evidence of insurability by exercising Future Purchase Options available over the life of the certificate.

Form AMA unit premium rates vary by age, sex, deductible, and maximum amount. There is a choice of the \$500 or \$1,000 deductible. The two maximum choices are 400 times the DRM or unlimited maximum.

2. Policy form 4700 (BMM) contains unlimited benefits for both room and board and surgical procedures provided the insured purchases the recommended number of units of coverage for both the medical and hospital portions of the premium. Recommended levels of coverage for each policy are based on the geographical location (as determined by the first three digits of the postal zip code). Deductibles are calendar year and include \$250, \$500, \$1,000, and \$2,500 options. Rates do not vary by smoking status.

3. Policy forms 4945 and 4906 (EMM and EMM-S) provide major medical benefits with a maximum of \$2,000,000 subject to calendar year deductible options of \$250, \$500, \$1,000, \$1,500, \$2,500, \$5,000, or \$10,000. The insured also elects a coinsurance option of \$2,500, \$5,000, \$10,000, or \$50,000, which must be greater than or equal to the deductible. An exception occurs with the \$10,000 deductible where coinsurance is \$0.

Form 4945 was preceded by a very similar form, 4900, which differed primarily by mandating a second surgical opinion for elective surgeries in place of the precertification that Form 4945 requires. Form 4900 was sold from 1987 through the time that 4945 was offered to each owner of a 4900 policy without evidence of insurability.

4. Policy form 4880 (DMM) reimburses for hospital, medical, and surgical costs. Form DMM unit premium rates vary by age, sex, deductible, smoking status, and geographic location. Premium rates are based on the Average Daily Hospital Charge (ADHC) for the geographical location (as determined by the first three digits of the postal zip code). The maximum benefit is 2,000 times the ADHC with calendar year deductible options of $\frac{1}{2}$, 1, 2, 3, 5, 10, or 20 times the ADHC. The premium rates also include coinsurance of 10 times the ADHC.

Trustmark

Insurance Companies

Law Department

Phone 847.615.1500
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January 12, 2010

Rosalind Minor
Life and Health Division
Insurance Department
1200 West Third Street
Little Rock, AR 72201-1904

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Thank you for your time in this matter. If you have any questions, please contact me at 1(800) 666-6977, extension 32406 or by email at paula.bures@trustmarkins.com.

Sincerely,



Paula Bures
Regulatory Advocacy Analyst I
The Trustmark Companies